

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:17-bk-19654**

Judge _____

Hardin,, Robert Jr. & Hardin, Michaela

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **October 18, 2018**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **MCC**

Initial Debtor: **RH**

Initial Co-Debtor: **MH**

Part 1: Payment and Length of Plan

- a. The debtor has paid **\$8,786.00** to date and then shall pay \$ **625.00** per **month** to the Chapter 13 Trustee, starting on **11/01/2018** for approximately **43** months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Capone & Keefe, PC	Administrative Expense	1,750.00
Internal Revenue Service	Taxes	19,661.66

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [] NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ditech	18 Evelyn Ct, Brick, NJ 08723-6800	5,895.23	0.00%	5,895.23 plus \$4,035.96 as per Consent Order Resolving Stay motion	2,016.34

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender [X] NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan [] NONE

The following secured claims are unaffected by the Plan:

Harley Davidson Financial

g. Secured Claims to Be Paid in Full Through the Plan [X] NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims [] NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

___ Not less than \$ _____ to be distributed *pro rata*

___ Not less than _____ percent

X *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases [] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Ford Motor Credit	0.00	Installment account opened 1/1/2015 Credit Limit: \$19,377.00,	assumed	496.00
Hyundai Motor Finance	0.00	Installment account opened 6/1/2015 Credit Limit: \$12,288.00,	assumed	256.00
Ford Motor Credit	0.00	Installment account opened 6/1/2015 Credit Limit: \$6,823.00, R	assumed	284.00

Part 7: Motions [] NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**

X Upon Confirmation
 Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/22/2017

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
To add post-petition mortgage arrears into plan as per Order.	Increases plan payment to account for post-petition arrears.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 18, 2018

/s/ Robert Hardin,, Jr.

Debtor

Date: October 18, 2018

/s/ Michaela Hardin

Joint Debtor

Date: **October 18, 2018**

/s/ Marc Capone
Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert Hardin, Jr.
 Michaela Hardin
 Debtors

Case No. 17-19654-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

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 Total Noticed: 86

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db/jdb
 cr Robert Hardin, Jr., Michaela Hardin, 18 Evelyn Ct, Brick, NJ 08723-6800
 +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
 Colorado Springs, CO 80962-2180
 516993023 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516818719 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
 516818720 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
 516818721 Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407
 516818722 Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564
 516818724 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)
 516818726 BB&T, Attn: Bankruptcy Department, 6010 Golding Center Dr, Winston Salem, NC 27103-9815
 516818727 BCA Financial Services, 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437
 516956258 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516818725 Barnabas Health Medical Group, PO Box 826504, Philadelphia, PA 19182-6504
 516818730 Citi, PO Box 6497, Sioux Falls, SD 57117-6497
 516818732 CitiBank/Best Buy, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
 516818731 Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,
 Saint Louis, MO 63179-0040
 516818733 Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S,
 Louis, MO 63129
 516818734 Citibank/the Home Depot, PO Box 790040, Saint Louis, MO 63179-0040
 516910702 Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
 516818737 Credit First National Assoc, Attn: BK Credit Operations, PO Box 81315,
 Cleveland, OH 44181-0315
 517076727 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516818739 Ditech, 332 Minnesota St Ste 310, Saint Paul, MN 55101-1314
 516818741 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
 PO Box 62180, Colorado Springs, CO 80962-2180)
 516818743 +GC Services, 6330 Gulfton St, Houston, TX 77081-1198
 516818746 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
 516890452 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 516818752 +Life Excel, 35 Beaverson Blvd, Brick, NJ 08723-7854
 516842629 +MONMOUTH OCEAN HOSPITAL SERVICE CORP., C/O GEM RECOVERY SYSTEMS,
 99 KINDERKAMACK ROAD, SUITE 307, WESTWOOD, NJ 07675-3021
 516818753 Macy's, PO Box 8218, Mason, OH 45040-8218
 516818754 Meridian Medical Group, PO Box 416923, Boston, MA 02241-6923
 516818758 Monmouth Ocean Hospital, 4806 Megill Rd Ste 3, Neptune, NJ 07753-6926
 516818759 Morris Anesthesia Group, PO Box 4640, Rutherford, NJ 07070-0464
 516818760 National Enterprise Systems, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
 516818761 Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
 516818762 Northstar Location Services, 4285 Genesee St, Cheektowaga, NY 14225-1943
 516818763 Ocean Pulmonary Associates, 3 Plaza Dr Ste 2, Toms River, NJ 08757-3764
 516818764 #Patricia McCormack, MD, PO Box 1212, Clifton, NJ 07012-0712
 516818765 Shore Health Group, 1820 State Route 33 Ste 4B, Neptune, NJ 07753-4860
 516818766 Shore Heart Group, 1820 State Route 33 Ste 4B, Neptune, NJ 07753-4860
 516818767 Southern Ocean Medical Group, PO Box 416289, Boston, MA 02241-6289
 516818778 Target, C/O Financial & Retail Svcs Mailstopn BT, PO Box 9475,
 Minneapolis, MN 55440-9475
 516818779 Target Card Services, PO Box 673, Minneapolis, MN 55440-0673
 517023565 +Toms River Fitness, 213 Route 37 East, Toms River, NJ 08753-5563
 516818784 Township of Brick, PO Box 949, Matawan, NJ 07747-0949
 516818785 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, 4325 17th Ave S, Fargo, ND 58103-3538)
 516818787 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
 Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 19 2018 22:36:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 19 2018 22:36:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516818718 E-mail/Text: roy.buchholz@allianceoneinc.com Oct 19 2018 22:36:35 Alliance One,
 4850 E Street Rd Ste 300, Treviso, PA 19053-6643

516818728 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 19 2018 22:43:09 Capital One,
 15000 Capital One Dr, Richmond, VA 23238-1119

516818729 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 19 2018 22:43:09 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

516818735 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2018 22:36:48 Comenity Bank/Bon Ton,
 Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 86

Date Rcvd: Oct 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516818736 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2018 22:36:48 Comenity Bank/Bon Ton,
3100 Easton Square Pl, Columbus, OH 43219-6232

516818738 E-mail/Text: bankruptcy.bnc@ditech.com Oct 19 2018 22:36:43 Ditech, Attn: Bankruptcy,
PO Box 6172, Rapid City, SD 57709-6172

516877805 E-mail/Text: bankruptcy.bnc@ditech.com Oct 19 2018 22:36:43
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154

516818740 E-mail/Text: data_processing@fin-rec.com Oct 19 2018 22:36:44 Financial Recovery Services,
PO Box 385908, Minneapolis, MN 55438-5908

516818742 E-mail/Text: Banko@frontlineas.com Oct 19 2018 22:37:12 Frontline Asset Strategies,
2700 Snelling Ave N Ste 250, Roseville, MN 55113-1783

516818745 E-mail/Text: bankruptcy@affglo.com Oct 19 2018 22:36:53 Global Credit & Collection Corp.,
5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486

516818748 E-mail/Text: bankruptcy.notices@hdfsi.com Oct 19 2018 22:37:06 Harley Davidson Financial,
PO Box 21829, Carson City, NV 89721-1829

516818747 E-mail/Text: bankruptcy.notices@hdfsi.com Oct 19 2018 22:37:06 Harley Davidson Financial,
Attention: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048

517047414 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Oct 19 2018 22:37:08
Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809

516818749 E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Oct 19 2018 22:37:08
Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20809, Fountain Valley, CA 92728-0809

516818750 E-mail/Text: cio.bncmail@irs.gov Oct 19 2018 22:36:40 Internal Revenue Service,
955 S Springfield Ave, Springfield, NJ 07081-3570

517051669 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 19 2018 22:36:56 Jefferson Capital Systems LLC,
PO Box 7999, St Cloud MN 56302-9617

516818751 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 19 2018 22:36:57 Jefferson Capital Systems, LLC,
16 McLeland Rd, Saint Cloud, MN 56303-2198

516818755 E-mail/Text: bankruptcydpt@mcmcg.com Oct 19 2018 22:36:50 Midland Funding,
Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069

517047215 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 19 2018 22:36:50 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011

516818756 E-mail/Text: bankruptcydpt@mcmcg.com Oct 19 2018 22:36:50 Midland Funding LLC,
2365 Northside Dr Ste 300, San Diego, CA 92108-2709

517075896 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2018 22:43:11
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541

517076630 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2018 22:43:23
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541

516908729 E-mail/Text: bnc-quantum@quantum3group.com Oct 19 2018 22:36:49
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

516820898 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:43:20 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516818769 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:42:56 Synchrony Bank, PO Box 965005,
Orlando, FL 32896-5005

516818770 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:43:20 Synchrony Bank, PO Box 965015,
Orlando, FL 32896-5015

516818768 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:43:07 Synchrony Bank, PO Box 965036,
Orlando, FL 32896-5036

516818771 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:42:57 Synchrony Bank - JCP,
PO Box 965007, Orlando, FL 32896-5007

516818772 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:42:57 Synchrony Bank- Walmart,
PO Box 960024, Orlando, FL 32896-0024

516818773 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:43:21 Synchrony Bank/ Jc Penneys,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818774 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:43:07 Synchrony Bank/ Old Navy,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818775 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:43:22 Synchrony Bank/Amazon,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818776 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:43:08 Synchrony Bank/Care Credit,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818777 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2018 22:43:22 Synchrony Bank/Walmart,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818781 E-mail/Text: bankruptcy@td.com Oct 19 2018 22:36:53 TD Bank, 32 Chestnut St,
Lewiston, ME 04240-7744

516818780 E-mail/Text: bankruptcy@td.com Oct 19 2018 22:36:53 TD Bank, 70 Gray Rd,
Portland, ME 04105-2019

516818782 E-mail/Text: bankruptcy@td.com Oct 19 2018 22:36:53 Td Bank, N.A., Attn: Bankruptcy,
32 Chestnut St, Lewiston, ME 04240-7744

516818783 E-mail/Text: bankruptcy@td.com Oct 19 2018 22:36:53 Td Banknorth, Attn: Bankruptcy,
PO Box 1190, Lewiston, ME 04243-1190

516874435 +E-mail/Text: bncmail@w-legal.com Oct 19 2018 22:36:55 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 41

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 86

Date Rcvd: Oct 19, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516824857* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000,
Detroit, MI 48255-0953)
516856930* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000,
Detroit, MI 48255-0953)
516833182* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516818786* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank/Rms Cc, Card Member Services, PO Box 108,
Saint Louis, MO 63166-0108)
516818723 ##Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
516818744 ##+Gem Recovery Systems, 99 Kinderkamack Rd Ste 3, Westwood, NJ 07675-3021
516818757 ##Monarch Recovery, 10965 Decatur Rd, Philadelphia, PA 19154-3210

TOTALS: 0, * 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 18, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marc C. Capone on behalf of Joint Debtor Michaela Hardin mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marc C. Capone on behalf of Debtor Robert Hardin, Jr. mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6